

Instructions: In order to avoid income loss and continue payroll deductions, the enclosed form, which is an ***Application for Short Term Disability Income Protection (STD-IP) Plan***, must be completed.

There are three (3) parts to the short term disability income protection application:

1. **Part I** must be completed by the Appointing Authority (or State Agency Benefit Representative) for whom the requesting employee works.
2. **Part II** must be completed by the employee who is requesting the STD-IP.
3. **Part III** must be completed by the requesting employee's physician or medical practitioner.

In order for the process to be started to receive STD-IP, the following steps should be done to submit the application:

1. The State Agency Benefit Representative first needs to be notified by the employee or if the employee is not able, a family member or friend, of the need to be out of work.
2. Once the Benefit Representative is alerted of an employee's need to be out of work, they will determine if the employee's leave will require them to be out beyond their accrued Sick Leave balance and they will fill out Part 1 of the application.
3. Once completed, the State Agency Benefit Representative for whom the requesting employee works will submit Part I to the STD-IP Plan Administrator for eligibility.
4. It will then be the employee's responsibility to submit Part II and Part III to the STD-IP Plan Administrator or Agency Benefit Representative within fifteen (15) calendar days of submitting Part I.
5. Within ten (10) business days of the STD-IP Plan Administrator's receipt of the completed application (all three parts), a nurse care manager will reach out to the employee, and if needed, the employer to confirm and or clarify information provided.
6. Once an employee has been approved for STD-IP and they have either met the waiting period or exhausted their sick leave; whichever is later, the employee will continue to get paid through the normal payroll process.

Before completing the *Application for Short Term Disability Income Protection (STD-IP)*, please read the following:

- ☐ An employee must meet the waiting period (30 continuous calendar days at the beginning of the period of disability) or exhaust all sick leave; whichever is later prior to receiving STD-IP.
- ☐ A STD-IP application should be completed and submitted as soon as the employee believes their absence from work may extend beyond the waiting period.
- ☐ The employee, who is applying for STD-IP, or that employee's State Agency Benefit Representative, must complete the application. No third party recommendations or requests will be considered.

- ❑ In order to receive STD-IP, the employee must be determined to have a total disability. Total disability refers to an injury or sickness (to include pregnancy) where the employee is unable to perform the activities of their employment with the employer and unable to perform the functions and duties of a person of the same age and gender. To be eligible for total disability, the employee may not be working at any job.
- ❑ In order for an employee's claim form to continue through the review process, the appropriate physician/medical provider will need to provide the STD-IP Plan Administrator with Proof of Disability.

The application must be completed in full and submitted to the STD-IP Plan Administrator, MMRO or the State Agency Benefit Representative. The application should be forwarded to:

Managed Medical Review Organization (MMRO)
(248) 262-2966 (f)